

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-26516-VFP  
Chapter: 7  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ellen Mintzer  
12 Ridgedale Ave  
Morristown, NJ 07960

Social Security No.:  
xxx-xx-5510

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: January 28, 2020

JAN: sg

Jeanne Naughton  
Clerk

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Ellen Mintzer  
DebtorCase No. 19-26516-VFP  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: cscnodscPage 1 of 2  
Total Noticed: 23

Date Rcvd: Jan 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2020.

db  
518430604 +Ellen Mintzer, 12 Ridgedale Ave, Morristown, NJ 07960-4369  
+CMRE Financial Services, Attn: Bankruptcy, 3075 E. Imperial Hwy, Suite 200,  
Brea, CA 92821-6753  
518430608 +Credit Bureau Servic, Po Box 73848, San Clemente, CA 92673-0129  
518430610 +Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068  
518430611 +Huntington Hospital, 270 Park Ave, Huntington, NY 11743-2799  
518430613 +Morristown Gateway, LLC, C/O Kevin G. Weinman, Esq., Belsole & Kurnos, LLC,  
Morristown, NJ 07960  
518430615 +Nissan Motor Acceptance Corp/Infiniti, Pob 660366, Dallas, TX 75266-0366  
518430617 +Sheriff Of Suffolk County, 360 Yaphank Ave, Ste 1A, Yaphank, NY 11980-9652  
518430620 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026,  
Cedar Rapids, IA 52409)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 29 2020 00:00:18 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 29 2020 00:00:15 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +E-mail/PDF: gecsedirecoverycorp.com Jan 28 2020 23:54:02  
Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
518430603 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 28 2020 23:53:26 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518430605 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 28 2020 23:59:49 Comenity Bank/Pier 1,  
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
518430606 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 28 2020 23:59:49 Comenity Bank/Pottery Barn,  
Po Box 182789, Columbus, OH 43218-2789  
518430607 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 28 2020 23:59:50  
Comenity Bank/Restoration Hardware, Po Box 182789, Columbus, OH 43218-2789  
518430609 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jan 29 2020 00:01:06  
Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679  
518430612 E-mail/Text: cio.bncmail@irs.gov Jan 28 2020 23:59:28 Internal Revenue Service,  
Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346  
518430614 +E-mail/Text: netcreditbnc@nova.com Jan 29 2020 00:01:01 NetCredit, 175 W Jackson Blvd,  
Chicago, IL 60604-2615  
518430616 +E-mail/Text: bankruptcy@pmscollects.com Jan 29 2020 00:01:05 Progressive Management Systems,  
Attn: Bankruptcy Department, 1521 W Cameron Ave., First Floor, West Covina, CA 91790-2738  
518430618 +E-mail/PDF: gecsedirecoverycorp.com Jan 28 2020 23:53:18 Synch Bank/American Eagle,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
518431360 +E-mail/PDF: gecsedirecoverycorp.com Jan 28 2020 23:54:02 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518430619 +E-mail/PDF: gecsedirecoverycorp.com Jan 28 2020 23:54:02 Synchrony Bank/Chevron,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 30, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Jan 28, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,  
NJ48@ecfcbis.com  
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Jeremias E Batista on behalf of Debtor Ellen Mintzer ecfnofices@jeremiasbatista.com,  
g26967@notify.cincompass.com;kelly@totalbankruptcysolution.com;r51704@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5